UNITED STATES DEPARTMENT OF AGRICULTURE FARM SERVICE AGENCY

June 2015

Agriculture Risk Coverage (ARC) & Price Loss Coverage (PLC)

Enrollment of ARC and PLC

2014 and 2015 Enrollment

2014 and 2015 enrollment of ARC and PLC farms, consistent with the program election for the farm and covered commodities made in the election period begins June 17, 2015, and ends Sept.30, 2015.

2016 through 2018 Enrollment

2016, 2017, and 2018 enrollment of ARC and PLC farms, will begin Dec.1 and end Aug.1 of the applicable contract year.

- 2016 enrollment will begin Dec.1, 2015 and end Aug.1, 2016;
- 2017 enrollment will begin Dec.1, 2016 and end Aug.1, 2017;
- 2018 enrollment will begin Dec.1, 2017 and end Aug.1, 2018.

Price Loss Coverage (PLC)

PLC program payments are issued when the effective price of a covered commodity is less than the respective reference price for that commodity. The effective price equals the <u>higher</u> of the market year average price (MYA) or the national average loan rate for the covered commodity. See table below.

The PLC payment amount for a covered commodity is equal to 85 percent times the base attributable to the covered commodity, times the payment rate for the covered commodity. The base attributed to the covered commodity is the covered commodity base plus the generic base attributed to the covered commodity. The payment rate for the covered commodity is the difference between the reference price and the effective price times the program payment yield for the covered commodity.

PLC payments are <u>not</u> dependent on the crops planted and/or considered planted (except for generic base acres as noted above) for the current crop year.

Crop	Reference Prices	National Loan Rates	Maximum PLC Rate
Barley <u>1</u> /	\$4.95 per bu.	\$1.95 per bu.	\$3.00 per bu.
Chickpeas, Large	\$21.54 per cwt.	\$11.28 per cwt.	\$10.26 per cwt.
(Garbanzo Bean, Kabuli)	1	1	1
Chickpeas, Small	\$19.04 per cwt.	\$7.43 per cwt.	\$11.61 per cwt.
(Garbanzo Bean, Desi)	-		-
Corn	\$3.70 per bu.	\$1.95 per bu.	\$1.75 per bu.
Dry Peas	\$11.00 per cwt.	\$5.40 per cwt.	\$5.60 per cwt.
Grain Sorghum	\$3.95 per bu.	\$1.95 per bu.	\$2.00 per bu.
Lentils	\$19.97 per cwt.	\$11.28 per cwt.	\$8.69 per cwt.
Oats	\$2.40 per bu.	\$1.39 per bu.	\$1.01 per bu.
Canola	\$20.15 per cwt.	\$10.09 per cwt.	\$10.06 per cwt.
Crambe	\$20.15 per cwt.	\$10.09 per cwt.	\$10.06 per cwt.
Flaxseed	\$11.28 per bu.	\$5.65 per bu.	\$5.63 per bu.
Mustard	\$20.15 per cwt.	\$10.09 per cwt.	\$10.06 per cwt.
Rapeseed	\$20.15 per cwt.	\$10.09 per cwt.	\$10.06 per cwt.
Safflower	\$20.15 per cwt.	\$10.09 per cwt.	\$10.06 per cwt.
Sesame Seed	\$20.15 per cwt.	\$10.09 per cwt.	\$10.06 per cwt.
Sunflower	\$20.15 per cwt.	\$10.09 per cwt.	\$10.06 per cwt.
Peanuts	\$535.00 per ton	\$355.00 per ton	\$180.00 per ton
Rice, Long Grain	\$14.00 per cwt.	\$6.50 per cwt.	\$7.50 per cwt.
Rice, Medium Grain 2/	\$14.00 per cwt.	\$6.50 per cwt.	\$7.50 per cwt.
Rice, Temperate	\$16.10 per cwt.	\$6.50 per cwt.	\$8.60 per cwt.
Japonica			
Soybeans	\$8.40 per bu.	\$5.00 per bu.	\$3.40 per bu.
Wheat	\$5.50 per bu.	\$2.94 per bu.	\$2.56 per bu.

1/ Barley price is based on the price of "all barley." Previously the price was based on the "feed barley" price.

 $\underline{2}$ / Includes short grain; excludes temperate japonica.

PLC Payment Example

Farm Number 1200:

Сгор	Base Acres	Planted Acres	PLC Yield
Wheat	100	0	30 bu.
Corn	100	110	80 bu.
Alfalfa	0	165	N/A
TOTAL	200	275	

Payment Rate Calculation:

Сгор	Reference Price	Effectiv	PLC Payment Rate	
		MYA Price	Loan Rate	
Wheat	\$5.50	\$5.00	\$2.94	\$0.50
Corn	\$3.70	\$4.00	\$1.95	\$0.00
*MVA Duises and	how oth stical in this	~		

*MYA Prices are hypothetical in this example

In this example, the MYA prices are HIGHER than the loan rate, so the MYA prices are the effective prices.

For wheat, the PLC payment rate is \$0.50 (\$5.50 reference price minus the \$5.00 effective price)

For corn, the PLC payment rate is \$0.00 because the effective price (\$4.00) is greater than the reference price (\$3.70)

Payment Calculation:

Crop	Base Acres	Payment %	Payment	PLC Yield	PLC
			Rate		Payment
Wheat	100	85	\$0.50	30 bu.	\$1,275
Corn	100	85	\$0.00	80 bu.	\$0

Note that a payment is triggered for wheat even though no wheat has been planted in the crop year.

Risk Management Agency's (RMA) Supplemental Coverage Option (SCO)

Starting in crop year 2015, producers who have elected PLC and who also participate in the federal crop insurance program administered by the Risk Management Agency (RMA), may purchase additional crop insurance coverage called the Supplemental Coverage Option (SCO). SCO provides additional coverage for a portion of a producer's underlying crop insurance policy deductible, and is based on expected average county yields or revenue. The cost of SCO is subsidized and indemnities are determined by the yield or revenue loss for the county or area. Crops on farms for which the producer has elected to receive County Agricultural Risk Coverage (ARC-CO) or Individual Agriculture Risk Coverage (ARC-IC) are not eligible for SCO benefits.

County Agriculture Risk Coverage (ARC-CO)

The ARC-CO program provides revenue loss coverage at the county level. ARC-CO payments are issued when the actual county crop revenue of a covered commodity is less than the ARC-CO guarantee for the covered commodity. The ARC-CO guarantee equals 86 percent of the previous five-year national MYA price, excluding the years with the highest and lowest price (the ARC guarantee price), multiplied by the five-year average county yield, excluding the years with the highest and lowest yield (the ARC county guarantee yield). If the county yield in any of the five years is below 70 percent of the county transitional yield (T yield), then 70 percent of the T yield is substituted for each year the county yield is less than 70 percent of the T yield.

The ARC-CO payment is equal to 85 percent of the base acres of the covered commodity times the difference between the county guarantee and the actual county crop revenue for the covered commodity. Payments may not exceed 10 percent of the ARC-CO guarantee price multiplied by the ARC-CO guarantee yield. Generic base consideration also applies to ARC-CO in the same manner as PLC.

ARC-CO Example:

Joe Farmer has 100 percent interest in this farm participating in ARC-CO.

CROP	BASE ACRES	PLANTED ACRES
Wheat	100	0.00
Corn	100	30.00
TOTAL	200	30.00

Determination of ARC-CO Payment Rates

The two following charts provide the steps that are used to calculate the ARC-CO payment rate for the two covered commodities on Joe's farm. The county yields in the example are hypothetical and do not represent a specific county. The historic MYA prices for the 2009-2012 crops are NASS estimates; the 2013 and 2014 MYA prices are hypothetical to demonstrate alternative outcomes for the ARC-CO payment rates.

ARC-CO rayment Kate De			cut LA						
Crop Year	200		2011	2012	2013	2014 Payment Factors			
Step 1. Calculation of Benchmark Revenue									
(A) County Yield (bu/acre)	46	(D) ARC-CO County							
(B) 70 percent of T-yield	32	32	32	32	32	Guarantee Yield <u>1</u> /			
(C) Higher of (A) or (B)	44	51	65	32	46	47			
(E) MYA Price <u>2</u> /	4.87	5.70	7.24	7.77	6.50	(H) ARC-CO			
(F) Reference Price <u>4</u> /	5.50	5.50	5.50	5.50	5.50	Benchmark Price 3/			
(G) Higher of (E) or (F)	5.50	5.70	7.24	7.77	6.50	6.48			
(I) ARC-CO	(I) ARC-CO Benchmark Revenue, (D) times (H) <u>4</u> /								
Step 2. Calculation of Actual Revenue									
(J) 2014 Price						6.50			
(K) 2014 Loan Rate						2.94			
(L) Higher of (J) or (K)						6.50			
(M) 2014 County Yield						29.00			
(N)	Actual	County Re	evenue,	(L) tim	es (M)	188.50			
Step 3. Calculation of ARC	C-CO P	ayment Ra	ate						
(O) ARC-CO Guarantee, (I) times 0.86 5/						261.92			
(P) Maximum ARC-CO Payment Rate, (I) times 0.10 6/						30.46			
(Q) Revenue Shortfall, (O) n	73.42								
(R) ARC-0	30.46								

ARC-CO Payment Rate Determination: Wheat Example

1/ The ARC-CO Guarantee Yield is the 2009-2013 Olympic average of the higher of the county yield or 70 percent of T-yield for each year.

2/ The Market Year Average (MYA) price is the season average farm price for the covered commodity as published by NASS or determined by the WAOB.

<u>3</u>/ The ARC-CO Benchmark Price is the 2009-2013 Olympic average of the higher of the Market year Average (MYA) Price or the 2014 loan rate for each year.

4/ ARC-CO Benchmark Revenue is the product of ARC-CO Guarantee Yield and ARC-CO Benchmark Price.

5/ ARC-CO Guarantee is 86 percent of the ARC-CO Benchmark Revenue.

6/ The maximum ARC-CO payment rate is 10 percent of the ARC-CO Benchmark Revenue.

ARC-CO Payment Rate Determination: Corn Example								
Crop Year	2009	2010	2011	2012	2013	2014 Payment Factors		
Step 1. Calculation of Benchmark Revenue								
(A) County Yield (bu/acre)	125	100	165	110	95	(D) ARC-CO County		
(B) 70 percent of T- yield	84	84	84	84	84	Guarantee Yield <u>1</u> /		
(C) Higher of (A) or (B)	125	100	165	110	95	112		
(E) MYA Price <u>2</u> /	3.55	5.18	6.22	6.89	4.50	(H)ARC-CO Benchmark		
(F) Reference Price <u>4</u> /	3.70	3.70	3.70	3.70	3.70	Price <u>3</u> /		
(G) Higher of (E) or (F)	3.70	5.18	6.22	6.89	4.50	5.30		
(593.60							
Step 2. Calculation of A	ctual R	evenue						
(J) 2014 Price						5.25		
(K) 2014 Loan Rate						1.95		
(L) Higher of (J) or (K)						5.25		
(M) 2014 County Yield						140.00		
(N) Ac	tual Co	unty Re	evenue,	(L) tim	es (M)	735.00		
Step 3. Calculation of ARC-CO Payment Rate								
(O) ARC-CO Guarantee <u>5</u> /						510.50		
(P) Maximum ARC-CO P	59.36							
(Q) Revenue Shortfall, (O								
(R) ARC-CC	(R) ARC-CO Payment Rate, Lesser of (P) or (Q) -							

ARC-CO Payment Rate Determination: Corn Example

1/ The ARC-CO Guarantee Yield is the 2009-2013 Olympic average of the higher of the county yield or 70 percent of T-yield for each year.

2/ The Market Year Average (MYA) price is the season average farm price for the covered commodity as published by NASS or determined by the WAOB.

- <u>3</u>/ The ARC-CO Benchmark Price is the 2009-2013 Olympic average of the higher of the Market year Average (MYA) Price or the 2014 loan rate for each year.
- <u>4</u>/ ARC-CO Benchmark Revenue is the product of ARC-CO Guarantee Yield and ARC-CO Benchmark Price.

5/ ARC-CO Guarantee is 86 percent of the ARC-CO Benchmark Revenue.

<u>6</u>/ The Maximum ARC-CO Payment Rate is 10 percent of the ARC-CO Guarantee.

Note that in the above examples, wheat base on Joe's farm receives an ARC-CO payment even though he did not plant wheat on the farm, and conversely, corn base on his farm will not receive an ARC-CO payment.

Calculation of Payment:

Calculation of Farm Total Payment: Joe Farmer Example

Crop	Base Acres	Payment Percentage	Payment Rate	ARC-CO Payment
Wheat	100.00	85 percent	\$30.46	\$ 2,589.10
Corn	100.00	85 percent	0.00	0
	Тс	\$2,589.10		

Indiviual Agriculture Risk Coverage (ARC-IC)

The ARC-IC program provides revenue loss coverage at a farm level. An ARC-IC farm is defined as the sum of the interests of a producer in all FSA farms that are enrolled in the individual coverage option for ARC in a state. Producers that have interests in multiple farms in multiple states that are enrolled in ARC-IC have a separate ARC-IC farm in each state.

ARC-IC revenue loss payments are made to the ARC-IC farm when the current year revenue for all covered commodities planted on the ARC-IC farm falls below 86 percent of the farm benchmark revenue.

All ARC-IC farms in the state in which the producer has an interest are included in a single ARC-IC revenue calculation to determine a payment rate. The payment rate for the ARC-IC farm is capped at 10 percent of the farm's benchmark revenue.

The ARC-IC farm's guarantee equals 86 percent of the ARC-IC farm's individual benchmark guarantee, defined as the five-year average of a ARC-IC farm's annual ARC-IC benchmark revenue (farm's yield for each crop year, multiplied by the higher of the reference price or the MYA price) for all covered commodities, excluding the high and low annual revenues. Actual revenue is computed using the ARC-IC farm's actual yield times the higher of the MYA price or the national average loan rate.

ARC-IC payments are calculated by multiplying:

- The ARC-IC payment rate, multiplied by
- The total base acres of the ARC-IC farm(s), multiplied by 65 percent.

Producers on farms that have both elected and enrolled into ARC-IC will need to work with FSA to establish yields for each of the current year planted covered commodities on the ARC-IC farm(s) for the immediately preceding five years. The yields established for the immediately preceding five years are known as the **benchmark yields**. If prior yields are not available for will be assigned by FSA for each of the missing years, up to five years, to allow the farm benchmark revenue to be calculated for the farm.

After harvest in the current year, the producer is <u>required</u> to report current production to FSA for calculation of the current year revenue on the farm. The reported production multiplied by the higher of the reference price or the national marketing year average (MYA) price for all covered commodities on the ARC-IC participating farm(s) are totaled and then divided by the total planted acreage of <u>all</u> covered commodities on the participating ARC-IC farm(s), resulting in an actual revenue per acre. The result will be either a revenue loss or gain per acre is the ARC-IC payment rate and it is used to make the ARC-IC payment on the farm.

The ARC-IC payment on the farm will be calculated as follows:

- The ARC-IC payment rate, multiplied by
- The total base acres of the ARC-IC farm(s), multiplied by 65 percent.

Payment shares are then taken into account for each producer who had an interest in the covered commodities on the farm.

ARC-IC Example:

The following is an example of a how an ARC-IC payment is calculated. Payments are made on base acres in proportion to the planting of covered commodities on the farm; however, payment acres are limited to 65 percent of the total base acres on the farm.

Consider the following farm information for the 2014 crop. Jane Farmer has 100 percent interest in this farm, which is her only farm enrolled in ARC-IC. Jane planted three covered commodities on her farm in 2014, and the farm has 200 acres of covered commodity base and no generic base. This ARC-IC farm information for Jane Farmer is shown in the following chart, including the production of the covered commodities for the 2014 crop.

Сгор	Base Acres	2014 Planted Acres	Percentage of Crop Planted <u>1</u> /	2014 Crop Production
Corn	100.00	110.00	36.67 percent	11,550 bushels
Soybeans	100.00	25.00	8.33 percent	1,000 bushels
Grain Sorghum	0.0	165.00	55.00 percent	9,900 bushels
Total	200.00	300.00	100.00 percent	

1/ Percentage of covered commodity for each crop is the planted and considered planted acres divided by the total acres of covered commodities planted and considered planted on the ARC-IC farm.

each of the current year covered commodities, a yield

The following charts illustrate how Jane Farmer's benchmark revenue, ARC-IC guarantee, maximum ARC-IC payment rate are calculated for her ARC-IC enrolled farm. Each of these ARC-IC program factors are calculated on a per acre basis. Thus, each factor reflects a value weighed by the plantings of covered commodities on the farm for the 2014 crop.

Crop/Program Year	2009	2010	2011	2012	2013	
Step 1. Calculation of the	e 5-Year C	lympic A	verage Rev	enue for	Covered C	ommodities
			Corn			
(A) Yield	125	100	165	110	95	5-Year
(B) 70 percent of T-Yield	85	85	85	85	85	Olympic
(C) MYA Price <u>1</u> /	3.55	5.18	6.22	6.89	4.50	Average
(D) Reference Price	3.70	3.70	3.70	3.70	3.70	Revenue <u>2</u> /
(E) Annual Revenue <u>3</u> /	462.50	518.00	1,026.30	757.90	4 <u>27.50</u>	579.47
			Soybeans			
(A) Yield	38	41	29	48	33	5-Year
(B) 70 percent of T-Yield	27	27	27	27	27	Olympic
(C) MYA Price	9.59	11.30	12.50	14.40	12.95	Average
(D) Reference Price	8.40	8.40	8.40	8.40	8.40	Revenue
(E) Annual Revenue	364.42	463.30	362.50	691.20	427.35	418.36
		G	rain Sorghu	m		
(A) Yield	90	40	75	80	99	5-Year
(B) 70 percent of T-Yield	65	65	65	65	65	Olympic
(C) MYA Price	3.22	5.02	5.99	6.33	4.25	Average
(D) Reference Price	3.95	3.95	3.95	3.95	3.95	Revenue
(E) Annual Revenue	355.50	326.30	449.25	506.40	420.75	408.50
Step 2. Calculation of Be	enchmark	Revenue,			imum Pay	ment Rate.
Crop	Olympic .	Avg.	2014 Pe		Weighted	Revenue (F)
*	Rev.		Plan			<u>4</u> /
Corn	579			36.67		2.49
Soybeans	418.36		8.3		34.85 224.68	
Ũ	Grain Sorghum 408.50 55.00					
(G) ARC-IC Benchmark				5 (F)		72.02
(H) ARC-IC Guarantee,	· /				40)5.94
(I) Maximum ARC-IC Payment Rate, 10 percent times (G) 47.20						7.20

ARC-IC Benchmark Revenue: Calculations for Jane Farmer's ARC-IC Farm

1/MYA price is the season average farm price for the covered commodity as published by NASS or determined by the WAOB.

2/ The 5-year Olympic Average Revenue is the average of the 2009-2013 crop revenues dropping the years with the highest and lowest revenue.

3/ The annual revenue for a crop is the higher of the crops actual yield (A) or 70 percent of the T-Yield (B) times the higher of the MYA price (C) or the crop's reference price (D). Strike throughs indicate the values excluded in the calculations.

4/Weighted Revenue is Olympic average revenue for a crop times the percent planted.

The ARC-IC actual revenue is also calculated on a per acre basis by determining the total revenue for the farm and dividing it by the total planted acres on the farm. The per acre ARC-IC revenue for Jane Farmer's ARC-IC farm is illustrated in the following chart.

Crop	2014 Production	MYA Price 1/	National Average Loan Rate	Crop Revenue 2/
Corn	11,550	5.25	1.95	60,637.50
Soybeans	1,000	8.50	5.00	8,500.00
Grain Sorghum	9,900	4.98	1.95	49,302.00
(A) Total Farm R	118,439.50			
(B) ARC-IC Act	ual Revenue, (A) d	ivided by tota	l planted acres 3/	394.80

Actual Revenue Calculation: Jane Farmer's ARC-IC Farm, 2014 Crop

1/ MYA price is the season average farm price for the covered commodity as published by NASS or determined by the WAOB.

2/ Crop revenue is the product of planted acres times the higher of the MYA Price or the national average loan rate. The national average loan rate is struck out because it is lower than the MYA price.

3/ Total planted acres of covered commodities on the ARC-IC farm for the 2014 Crop.

To determine if Jane Farmer earns ARC-IC payments on her farm for the 2014 crop, the farm's actual revenue is compared to the ARC-IC guarantee. If the ARC-IC actual revenue is less than the guarantee, then Jane earns ARC-IC payments. The ARC-IC payment on a farm may be limited by the maximum ARC-IC payment rate. The determination and calculation of payments that Jane Farmer is due on her ARC-IC farm are illustrated in the chart below. For 2014, Jane's ARC-IC payment rate is \$11.40 per acre which is below the maximum payment rate.

ARC-IC Payment Calculation: Jane Farmer's ARC-IC Farm

ARC-IC Payment Item	
(A) Benchmark Revenue, Item (G) from Benchmark Revenue Chart	472.02
(B) ARC-IC Guarantee, Item (H) from Benchmark Revenue Chart	405.94
(C) ARC-IC Actual Revenue, Item (B) from Actual Revenue Chart	394.80
(D) ARC-IC Revenue Shortfall, Item (B) minus (C)	11.14
(E) Maximum ARC-IC Payment Rate, Item (I) from Benchmark Revenue Chart	47.20
(F) ARC-IC Payment Rate, Lessor of (D) or (E)	11.14
(G) 2014 Base Acres (Jane Farmer's ARC-IC Farm)	200
(I) ARC-IC Payment Percentage	0.65
(J) ARC-IC Payment, (F) times (G) times (I)	1,448.20

Treatment of Generic Base Acres for Payment

Generic base acres planted to a covered commodity are eligible for ARC/PLC payments and will be attributed to a covered commodity as follows:

- If a single covered commodity is planted on the farm and the total acreage planted equals or exceeds the generic base acres on the farm, the generic base acres are attributed to that covered commodity in an amount equal to the total number of generic base acres on the farm.
- If multiple covered commodities are planted on the farm and the total number of acres planted to all covered commodities on the farm exceeds the generic base acres on the farm, the generic base acres will be attributed to each of the covered commodities on the farm on a pro rata basis to reflect the ratio of:
 - The acreage planted to a covered commodity on the farm; to
 - [°] The total acreage planted to all covered com modities on the farm.
- If the total number of acres planted to all covered commodities on the farm does not exceed the generic base acres on the farm, the total acres planted to each covered commodity are attributed to that covered commodity.

Example 1 – Single Covered Commodity Planted in Excess of Generic Base Acres

Farm Serial Number 10 (FSN 10) – Producer elects PLC. The farm consists of:

- 300 acres Cropland
- 100 acres Corn Base
- 100 acres Wheat Base
- 100 acres Generic Base

The producer plants 250 acres of corn and no other covered commodities. PLC payments in this example are calculated using a total of 200 acres of corn (100 acres of corn base acres plus 100 acres of corn planted on generic base acres) and 100 acres of wheat base. In this example, 50 acres of cropland are left idle or planted to a non-covered commodity.

Example 2 – Multiple Covered Commodities Planted on Farm in Excess of Generic Base Acres

FSN 30 – Producer elects PLC:

- 300 acres Cropland
- 100 acres Corn Base
- 100 acres Wheat Base
- 100 acres Generic Base

Producer plants:

- 200 acres of corn
- 50 acres grain sorghum
- 50 acres of soybeans
- 300 total acres

Generic base acres are attributed to the covered commodities as follows:

- 200 acres corn planted divided by 300 acres total covered commodities planted on the farm multiplied by 100 acres generic base equals 66.67 acres of generic base attributable to corn.
- 50 acres of grain sorghum planted divided by 300 total covered commodities planted on the farm multiplied by 100 acres generic base equals 16.67 acres of generic base attributable to grain sorghum.
- 50 acres of soybeans planted divided by 300 total covered commodities planted on the farm multiplied by 100 acres generic base equals 16.67 acres of generic base attributable to soybeans.

ARC and PLC Payments

Payments for PLC, ARC-CO, and ARC-IC are issued after the end of the respective crop year for each covered commodity (if triggered), but not before Oct. 1 of the following year.

- 2014 program year payments will not be issued until after Oct.1, 2015;
- 2015 program year payments will not be issued until after Oct.1, 2016;
- 2016 program year payments will not be issued until after Oct.1, 2017;
- 2017 program year payments will not be issued until after Oct.1, 2018;
- 2018 program year payments will not be issued until after Oct.1, 2019.

FOR MORE INFORMATION

For more information on ARC/PLC, visit www.fsa.usda. gov/arc-plc or contact your local USDA Service Center, Farm Service Agency (FSA) office, or online at www. fsa.usda.gov. To find your local FSA office, visit http:// offices.usda.gov.

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